

In re:  
Cheryl L. Fillion  
Debtor

Case No. 16-13992-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 16, 2021

User: admin  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:**

Recip ID	Recipient Name and Address
db	+ Cheryl L. Fillion, 3511 Decatur Street, Philadelphia, PA 19136-3008
13804865	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13739159	Kohl's Department Store, c/o FMS, Inc., P. O. Box 707600, Tulsa, OK 74170-7600
13739160	+ M & T Bank c/o, KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1541
13739161	+ M & T Bank S/B/M M & T MORTGAGE CORP, One Fountain Plaza, Buffalo, NY 14203-1420
13739165	+ PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
13739164	+ Palisades Collection, LLC, c/o Amy Doyle, Esquire, 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011-5610

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2021 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 16 2021 23:45:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13745788	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 17 2021 00:08:46	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13739155	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:07	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
13746030	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:31	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13739156	Email/PDF: creditonebknotifications@resurgent.com	Jun 16 2021 23:49:09	Credit One Bank, P. O. Box 98872, Las Vegas, NV 89193-8872
13739157	+ Email/PDF: pa_dc_ed@navient.com	Jun 16 2021 23:49:14	Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
13739158	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 16 2021 23:43:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
13758438	Email/Text: camanagement@mtb.com	Jun 16 2021 23:43:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
13795787	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2021 23:44:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13802682	Email/PDF: pa_dc_claims@navient.com		

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		Jun 17 2021 00:08:09	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13739166	+ Email/Text: megan.harper@phila.gov		
		Jun 16 2021 23:45:00	PGW, C/O City Of Philadelphia/Law Dept., 1515 Arch St., 14th Floor, Philadelphia, PA 19102-1504
13739163	+ Email/Text: ebn@vativrecovery.com		
		Jun 16 2021 23:43:00	Palisades Collection, LLC, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
13739167	+ Email/Text: bknotice@ercbpo.com		
		Jun 16 2021 23:44:00	Sprint, C/O Enhanced Recovery Company, P. O. Box 57547, Jacksonville, FL 32241-7547
13821525	+ Email/Text: megan.harper@phila.gov		
		Jun 16 2021 23:45:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, 1401 JFK Blvd., 5th Floor, Phila., PA 19102-1663
13739168	Email/Text: megan.harper@phila.gov		
		Jun 16 2021 23:45:00	Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13739162	##+	Michael Fillion, 2402 Edgecombe Avenue, Glenside, PA 19038-3704

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:

Name	Email Address
BRADLY E ALLEN	on behalf of Debtor Cheryl L. Fillion bealaw@verizon.net
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor M&T Bank Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
THOMAS I. PULEO	

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on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Cheryl L. Fillion  
Debtor(s)

Bankruptcy No: 16-13992-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☐ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☐ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 6/16/21